



Loan Against Property – Documents checklist for PVT.LTD. / LTD. COMPANY

***Individual photocopy documents should be duly attested by concerned persons only**

***Company photocopy documents to be duly attested by DIRECTORS ONLY**

FOR INDIVIDUALS:

1. PAN card copies of all directors and property owner(s) – Image and signature should be clearly visible.
2. Passport copies of all directors and property owner(s) – Image and signature should be clearly visible.
3. Residence phone bill copy (Previous month).
4. Color passport size photos of all directors and property owner(s) – Each 2 nos.
5. Individual IT returns of all director and property owner(s)
 - a. Last 3 financial with all enclosures. Provisional of previous year, where applicable.
6. Form-16 copies of directors drawing salary from the company for the past 2 financial years.
7. Savings bank account statements of all directors for last 12 months

FOR THE COMPANY:

1. Profile of the company & directors.
2. Memorandum & Articles of Association.
3. Certificate of Incorporation.
4. PAN card copy of company.
5. List of directors along with shareholding pattern.
6. Income tax returns with complete annexure, Balance Sheet, P&L a/c, schedules, tax audit reports with complete annexure:
 - a. Last 3 financial years
 - b. Provisional for recent year, where applicable.
7. VAT returns – Current financial year till date.
8. Secured and unsecured loans break-up.
9. S.Debtors & S.Creditors break-up.
10. TNGST/VAT registration certificate copy.
11. Bank statements – CC / OD / Current – Last 12 months
12. All loan sanction letter copies and repayment schedule declared in secured / unsecured loans in balance sheet.
13. Any loan / facility sanction in current financial year. Related loan sanction letter copies and repayment schedule.
14. List of original title deeds submitted with existing bank – If it is a takeover facility, letter from existing bank required.
15. List of all existing loans in excel sheet with following details:

Loan a/c #	Bank Name	Sanction date	Loan amount	Loan tenor	Rate of interest	EMI	Current outstanding
------------	-----------	---------------	-------------	------------	------------------	-----	---------------------

For any rental income to be considered:

1. Rental income details
2. Lease agreement(s) copies
3. Bank statement for past 6 months where rent is credited. Rent credit entries to be highlighted.

Property documents for all properties being given as collateral:

1. Sale deed – Present owner – 3 copies
2. Parent documents complete set for past 30 years
3. Approved plan – 3 copies
4. Latest property tax receipt
5. Patta in the name of present owner
6. Encumbrance certificate from 1/Jan/1987 until date